

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**CUSTOMER NO. 22927**Applicants: Mik *et al.*

Application No.: 09/098,481

Filed: June 16, 1998

Title: METHOD AND APPARATUS FOR PROCESSING A CHARGE APPLIED TO A FINANCIAL ACCOUNT

Attorney Docket No. 98-017

Group Art Unit: 2763

Confirmation No.: 4158

Examiner: AKINTOLA, Olabode

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

Applicants submit herewith patents, publications or other information of which they are aware that they believe may be material to the examination of this application, and in respect of which, there may be a duty to disclose.

The filing of this information disclosure statement shall not be construed as (i) a representation that a thorough search has been made; (ii) an admission that the information cited is, or is considered to be, material to patentability; (iii) an admission that no other material information exists; or (iv) an admission that Applicants agree with any statement(s) in the information cited. Nor shall the filing of this information disclosure statement be construed as an admission against interest in any manner.

This Information Disclosure Statement is filed in accordance with 37 C.F.R. §1.56, 1.97 and 1.98. The items listed on the accompanying Form PTO-1449 may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items listed on the enclosed copy of Form PTO-1449 and to independently ascertain their teaching.

Fees

A fee is due for this Information Disclosure Statement since it is being filed after the period specified in 37 C.F.R. § 1.97(b), but before the mailing date of a final action under § 1.113, a notice of allowance under § 1.311, or an action that otherwise closes prosecution of the application.

Please charge \$180.00 to Deposit Account No. **50-0271** as the fee set forth under 37 C.F.R. § 1.17(p) for submission of this Information Disclosure Statement

The Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 50-0271.

Respectfully submitted,

October 4, 2007

/Michael Downs 50252/

Michael D. Downs
Attorney for Applicants
PTO Registration No. 50,252
203.461.7292/phone
203.461.7300/fax
mdowns@walkerdigital.com